The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy and worry-free lives, free of major legal expenses.

Inside this issue...

FEATURED STORY

**Make the Most of Your Legal Plan**

Why not make maximizing your employee benefits one of your New Year's resolutions this year? Many employers provide health insurance, paid time off and other perks. Yet, year after year, people continue to leave employee benefits on the table.

Basic estate planning is a great way to utilize your group legal plan. Here are three documents you should work on with an attorney, if you don't already have them prepared:

- A **will**, which outlines exactly what happens with your property after you're gone.

- A **durable power of attorney** for financial matters to indicate who can make financial decisions on your behalf.

- An **advanced health care directive** to make sure someone can make medical decisions on your behalf.

**#TrendingNow**

Be Aware of What You Share on Social Media.

**Something Different**

Law Practice Areas to Watch in 2020.
SOMETHING DIFFERENT

Along with the rest of the world, the legal landscape is rapidly changing. According to LawFuel.com, these are a few key areas of growth we'll see in law in the upcoming year:

**Healthcare Law**
This area of law will be particularly lucrative in the next decade as the country reforms its healthcare policies, and both companies and individuals need legal expertise to obtain the right healthcare solutions.

**Elder Law**
With projected growth of those over 65 years of age to reach more than 20% of the population by 2020, Elder Law will play a more critical role in protecting the rights and wellbeing of older adults.

**Blockchain Law**
Blockchain hasn’t been adopted on a wide scale yet, but it’s coming. Lawyers would be wise to bone up on the new technology, as clients in every industry will have questions about policies, procedures, contracts and more.

The Times Square New Year’s Eve Ball only became a thing because of a ban on fireworks. It started in 1907 with a 700-pound ball made of iron and wood, adorned with 100 light bulbs. Today, we celebrate with a sparkling Waterford Crystal ball, which weighs 11,875-pounds, has a 12-foot diameter, and holds nearly 3,000 Waterford Crystals.

Frequently Asked Questions

**Q:** My wife and I just had a baby, and we need to make a Will. Can we have a joint Will, or do we each need a separate document?

**A:** Congratulations on the birth of your new baby! Some states won't recognize joint documents, so while you and your spouse may have similar Wills, it's best that they are separate. Will preparation and periodic review are fully covered services for both you and your spouse with your Legal Resources plan.